



Order Filed on July 15, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Jones & Jones 45 Essex Street Hackensack, New Jersey 07601 (201) 487-3600 Attorneys for Spencer Savings Bank, SLA	
<u>/s/VINCENT J. MASSA III, ESQ.</u> Vincent J. Massa III Identification No. 1085	
In Re:  Marianne McElroy and Robert M. McElroy,  Debtor	CASE NO. 19-22958 CMG CHAPTER 13 Hearing Date: 07/15/20 Judge: Hon. Christine M. Gravelle, USBJ

**CONSENT ORDER RESOLVING  
CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages numbered two (2) and three (3) is hereby **ORDERED**.

**DATED: July 15, 2020**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Marianne McElroy and Robert M. McElroy  
Case No.: 19-22958 CMG - Chapter 13  
Caption of Order: **CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2020, the Court finds that this matter being opened to the Court upon the Certification of Default filed by Jones & Jones (Vincent J. Massa III, Esq., appearing), attorneys for the secured party, Spencer Savings Bank, SLA ("Spencer"), with the consent of Norgaard, O'Boyle & Hannon (John O'Boyle, Esq., appearing), attorneys for the Debtors, Marianne McElroy and Robert M. McElroy, under Bankruptcy Code section 362 for relief from the automatic stay as to certain real property commonly known as 75 Baywood Boulevard, Brick, NJ 08723 (the "Property"), and for cause shown,

ORDERED AS FOLLOWS:

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1. The subject Certification of Default is Withdrawn.

2. In the event Debtor shall fail to pay within thirty (30) days of when due any future mortgage payment due Spencer, or fails to pay within thirty (30) days of when due thirty (30) days of when due any future payment provided for in paragraph 2 hereinabove, Spencer shall be entitled, seven (7) days after the filing and service to Debtor, Debtor's counsel and the Trustee of a Certification of Default, to an Order Vacating Stay as to Real Property.

3. Debtor shall pay as counsel fees to Spencer the sum of \$500.00 through the Plan.

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DEFAULT**

4. That a copy of this Order be mailed to counsel for the Debtor and to the Trustee within                days of the date hereof.

We hereby consent to the form and substance of this Order:

JONES & JONES  
Attorneys of Secured Creditor

DATED: July 10, 2020 /s/ VINCENT J. MASSA III  
VINCENT J. MASSA III, ESQ.

Norgaard, O'Boyle & Hannon  
Attorneys of Debtor

DATED: July 10, 2020 /s/ JOHN O'BOYLE \_\_\_\_\_  
JOHN O'BOYLE, ESQ.